

Information to identify the case:

Debtor 1	<u>Brian Craig Fitzgerald</u>	Social Security number or ITIN	xxx-xx-8743
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Colleen Marie Fitzgerald</u>	Social Security number or ITIN	xxx-xx-2409
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-10984-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian Craig Fitzgerald

Colleen Marie Fitzgerald

2/11/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian Craig Fitzgerald
Colleen Marie Fitzgerald
Debtors

Case No. 16-10984-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 11, 2022

Form ID: 3180W

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian Craig Fitzgerald, Colleen Marie Fitzgerald, 16469 Route 957, Bear Lake, PA 16402-3733
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14306578	+ Discover Personal Loan, 502 East Market Street, Greenwood, DE 19950-9700
15336166	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14306580	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067
14306584	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14306581	+ Paul E Landin DMD, 12605 Jackson Run Road, PO Box 597, Sugar Grove, PA 16350-0597
14306583	+ Pnc Bank, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
14306590	+ Warren General Hospital, Two Crescent Park West, Warren, PA 16365-2199

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2022 23:08:00	PNC Bank National Association, PO Box 94982, Cleveland, OH 44101
cr	+ Email/Text: bncmail@w-legal.com	Feb 11 2022 23:09:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14306567	+ EDI: GMACFS.COM	Feb 12 2022 04:03:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14363745	Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 23:18:48	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14306568	+ Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 23:18:35	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14306569	+ EDI: BANKAMER.COM	Feb 12 2022 04:03:00	Bank Of America, Nc4-105-03-14, Po Box 26012,

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			Greensboro, NC 27420-6012
14306573	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 11 2022 23:08:00	Citizens Bank, Attn: Bankruptcy, 443 Jefferson Boulevard, Ms Rjw-135, Warwick, RI 02886
14320293	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 11 2022 23:08:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14370535	+ EDI: WFNNB.COM	Feb 12 2022 04:03:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14306571	+ EDI: CITICORP.COM	Feb 12 2022 04:03:00	Citibank / Best Buy, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14306572	+ EDI: CITICORP.COM	Feb 12 2022 04:03:00	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14306574	+ EDI: WFNNB.COM	Feb 12 2022 04:03:00	Comenity Bank / Bon Ton, 3100 Easton Square Plaza, Columbus, OH 43219-6232
14306575	+ EDI: WFNNB.COM	Feb 12 2022 04:03:00	Comenity Bank / Peebles, Po Box 182125, Columbus, OH 43218-2125
14306576	EDI: WFNNB.COM	Feb 12 2022 04:03:00	Comenity Bank / Victoria Secret, Po Box 18215, Columbus, OH 43218
14309843	EDI: DISCOVER.COM	Feb 12 2022 04:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14306577	+ EDI: DISCOVER.COM	Feb 12 2022 04:03:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14309411	+ EDI: DISCOVERPL	Feb 12 2022 04:03:00	Discover Personal Loans, PO BOX 30954, Salt Lake City, UT 84130-0954
14306570	EDI: JPMORGANCHASE	Feb 12 2022 04:03:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14306579	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 11 2022 23:08:00	Kohls / Capital One, Po Box 3120, Milwaukee, WI 53201-3120
14361071	+ EDI: MID8.COM	Feb 12 2022 04:03:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14364835	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2022 23:08:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14380032	EDI: PRA.COM	Feb 12 2022 04:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307631	+ EDI: RECOVERYCORP.COM	Feb 12 2022 04:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14306582	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	PayPay Credit, PO Box 5138, Timonium, MD 21094-5138
14951924	+ Email/Text: bncmail@w-legal.com	Feb 11 2022 23:09:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14306585	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	Synco / Toys R Us DC, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14306586	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	Synchrony Bank / JCPennys, Po Box 965064, Orlando, FL 32896-5064
14306587	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	Synchrony Bank / Lowes, Po Box 965064, Orlando, FL 32896-5064
14306588	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	Synchrony Bank / Old Navy, Po Box 965064, Orlando, FL 32896-5064
14306589	+ EDI: RMSC.COM	Feb 12 2022 04:03:00	Synchrony Bank / Sams Club, Po Box 965064, Orlando, FL 32896-5064

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	DISCOVER PERSONAL LOANS, PO Box 30954, Salt Lake City, UT 84130-0954
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14363746	*	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14370047	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage LLC, Attn: Bankruptcy Dept., P.O. Box 619096, Dallas, TX 75261-9741

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Colleen Marie Fitzgerald dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Brian Craig Fitzgerald dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Joshua I. Goldman	on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Lorraine Gazzara Doyle	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper lorraine@mvrlaw.com diane@mvrlaw.com;bankruptcy@friedmanvartolo.com
Maria Miksich	on behalf of Creditor Goldman Sachs Mortgage Company mmiksich@kmlawgroup.com
Matthew Christian Waldt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com

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